

This policy form is for Nursing Home and Residential Care Facility Only. The policy is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:

1095, 1460, 1825, 2190, 2555 (No. of days) times the Nursing Facility Daily Benefit. 10 Yrs. also available.

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$130 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☒ Important Company Notes:

These services are reimbursed up to 100% of the daily benefit

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☐ Important Company Notes

Waiver of Premium

Premium payments are waived the first of the month coincident with or following the date the waiting period is fulfilled and the insured is chronically ill. Premium payments would resume on the first of the month after the insured is no longer eligible for benefits.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$192	Not Available	Not Available	\$600	\$324	\$1,091
55	\$301	Not Available	Not Available	\$807	\$491	\$1,411
60	\$477	Not Available	Not Available	\$1,090	\$748	\$1,830
65	\$778	Not Available	Not Available	\$1,510	\$1,167	\$2,426
70	\$1,268	Not Available	Not Available	\$2,122	\$1,887	\$3,387
75	\$2,058	Not Available	Not Available	\$3,016	\$3,038	\$4,779
80	\$3,291	Not Available	Not Available	\$4,306	\$4,814	\$6,766

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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Inflation Protection

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☐ 5% Simple ☐ Important Company Notes

The increase in coverage may be purchased without a health screen, as long as the insured has selected it once in every 2 offerings. This is offered to insureds regardless of claims status, claim history or length of participation in the plan.

Nursing Home Daily Benefit Amounts

\$75 minimum to \$300 maximum per [day, week or month] offered in increments of \$25.

- ☒ per day ☐ per week ☐ per month
☐ Not Available

☒ Important Company Notes:

These services are reimbursed up to 100% of the daily benefit.

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☐ Important Company Notes

Waiver of Premium

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$192	Not Available	Not Available	\$600	\$324	\$1,091
55	\$301	Not Available	Not Available	\$807	\$491	\$1,411
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Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

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☐ 5% Simple ☐ Important Company Notes

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Nursing Home Daily Benefit Amounts

\$75 minimum to \$300 maximum per [day, week or month] offered in increments of \$25.

- ☒ per day ☐ per week ☐ per month
☐ Not Available

☒ Important Company Notes:

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Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☐ Important Company Notes

Waiver of Premium

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$185	Not Available	\$168	\$545	\$295	\$993
55	\$289	Not Available	\$261	\$731	\$445	\$1,283
60	\$458	Not Available	\$413	\$986	\$676	\$1,661
65	\$747	Not Available	\$671	\$1,364	\$1,050	\$2,197
70	\$1,216	Not Available	\$1,088	\$1,912	\$1,692	\$3,059
75	\$1,971	Not Available	\$1,758	\$2,711	\$2,714	\$4,303
80	\$3,149	Not Available	\$2,800	\$3,858	\$4,285	\$6,068

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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☐ 5% Simple ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$130 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

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Residential Care Facility Daily Benefit Amounts

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- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☐ Important Company Notes

Waiver of Premium

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Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$185	Not Available	\$168	\$545	\$295	\$993
55	\$289	Not Available	\$261	\$731	\$445	\$1,283
60	\$458	Not Available	\$413	\$986	\$676	\$1,661
65	\$747	Not Available	\$671	\$1,364	\$1,050	\$2,197
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☐ Important Company Notes:

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
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☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ Important Company Notes
Also 5% Compound and Simple capped at 200% of the original monthly benefit amount.

Nursing Home Daily Benefit Amounts

\$1000 minimum to \$6000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month
☐ Not Available
☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ Important Company Notes

Waiver of Premium

After satisfaction of the Elimination Period and receiving benefits, premium will be waived.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$160	\$449	\$139	\$399		\$231	\$643
55	\$227	\$567	\$202	\$504		\$319	\$802
60	\$353	\$752	\$311	\$668		\$487	\$1,037
65	\$626	\$1,172	\$554	\$1,037		\$844	\$1,579
70	\$1,079	\$1,777	\$958	\$1,575		\$1,441	\$2,381
75	\$2,003	\$2,982	\$1,777	\$2,646		\$2,633	\$3,923
80	\$3,247	\$4,448	\$2,877	\$3,944		\$4,221	\$5,779

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.